

a gateway computer arranged to receive said request message from said handset over said telecommunications network and to retransmit said request message;

a funds issuer computer arranged to receive said request message and to debit a consumer account associated with said smart card; and

an authentication computer arranged to receive said request message and to authenticate said smart card, whereby said smart card may be authorized to load said value.

3. (Once Amended) A smart card loading system as recited in claim 2 wherein [said request message is integrated with the Short Message Service (SMS) channel of said telecommunications network] the card reader is a Europay-Mastercard-Visa type card reader.

5. (Twice Amended) A smart card loading system for loading value over a telecommunications network onto a smart card, said smart card loading system comprising:

a mobile telephone handset in communication with said telecommunications network, said handset including a subscriber identification module, a card reader for communicating with a smart card, which is separate from the subscriber identification module of the mobile telephone handset, arranged to be inserted in said handset, and an input interface for indicating a value to be loaded onto said smart card, said handset being arranged to generate a funds request message which includes an authorization request certificate;

a gateway computer arranged to receive said funds request message from said handset over said telecommunications network and to retransmit said funds request message;

a funds issuer computer arranged to receive said funds request message, to authenticate said smart card using said authorization request certificate, and to generate an authentication response certificate for delivery to said smart card, whereby said smart card may validate said authorization request certificate and load said value, wherein the smart card is able to be removed from the handset to interface with a point-of-sale terminal through a contact interface with the point-of-sale terminal.

9. (Twice Amended) A method of loading value over a telecommunications network onto a smart card and transacting a purchase with said smart card, said method comprising:

receiving at a mobile telephone handset a request from a user to load a value onto said smart card inserted in said handset;

generating a funds request message which includes said value;

sending said funds request message over said telecommunications network to a funds issuer computer arranged to debit an account associated with said user;

generating a load request message including a first cryptographic signature;

sending said load request message over said telecommunications network to an authentication computer arranged to authenticate said smart card;

receiving a response message which includes a second cryptographic signature and an approval to load; and

validating said second cryptographic signature;

loading said value onto said smart card;

removing said smart card from said handset;

placing said removed smart card in contact with a point-of-sale terminal to provide a contact interface with said point-of-sale terminal; and

using said point-of-sale terminal to debit said smart card to perform a purchase.

12. (Once Amended) A method of loading value over a telecommunications network onto a smart card, said method comprising:

receiving at a mobile telephone handset with a subscriber identification module a request from a user to load a value into a stored-value application of said smart card inserted in said handset;

opening a second application on said smart card capable of funding said stored-value application;

generating a funds request message which includes said value and an authorization certificate;

sending said funds request message over said telecommunications network to a funds issuer computer arranged to authenticate said second application and to generate an authentication response certificate;

receiving a response message which includes said authentication response certificate;

validating said authentication response certificate; and

loading said value onto said stored-value application of said smart card from said second application.

16. (Once Amended) A purchasing system for purchasing an item over a telecommunications network, said purchasing system comprising:

said telecommunications network for providing communication between entities;

a mobile telephone handset in communication with said telecommunications network, said handset including a subscriber identification module, a card reader for communicating with a smart card, which is separate from said subscriber identification module of the mobile telephone handset, arranged to be inserted in said handset, and an input interface, said handset arranged to generate an order request message;

a merchant server computer arranged to receive said order request message and to generate a purchase instruction message intended for said handset;

a payment server computer arranged to receive a draw request message from said handset, to generate a debit message intended for said smart card, and to confirm payment by said smart card to said merchant server computer, whereby said item is purchased over said telecommunications network and may be released to a user associated with said smart card.

REMARKS

Claims 1, 3, 5, 9,12, and 16 have been amended. Claims 1-18 are pending.

Claims 1, 5, and 16 have been amended to recite that the handset has a subscriber identification module and that the card reader is able to read a smart card which is separate from the subscriber identification module. This is supported by Figures 5A and 5B which schematically illustrate the card and the SIM, and descriptive text on page 12, lines 7 to 23, of the application. Claim 3 further recites that the card reader is a Europay-Mastercard-Visa type card reader. This is supported by page 7, lines 11 to 15, of the current application. Claims 5 and 9 further recites removing the smart card from the handset and placing the removed smart card in contact with a point-of-sale terminal. This is supported by figure 2 and page 2, lines 19-25 of the application.